



1 IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

2 Applicant: Shlomo Nahmias

3 Invention: METHOD OF PROVIDING A CREDIT CARD DRIVEN TUITION INCENTIVE
4 AWARDS PROGRAM

5 Agent's Doc. No.: NAHS10A

Paper Number:
attached to application.

6
7 Honorable Commissioner of
8 Patents and Trademarks
9 Washington, D.C. 20231

10 INFORMATION DISCLOSURE STATEMENT

11 Sir:

12 Attached hereto is Form PTO-1449 listing documents believed
13 relevant to the subject application. It is respectfully requested that
14 these documents be considered by the examiner and an initial copy of the
15 form(s) be returned to the undersigned.

16 A best copy of each document in agent's possession
17 is enclosed, some documents may have marking thereon. No significance
18 is meant to be attached to the markings.

19 The relevance of the documents is as indicated in the
20 background portion of the specification.

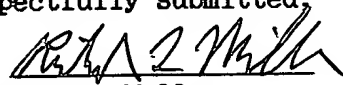
21 There is no serial number or filing date because the
22 information disclosure statement is being submitted with the
23 application.

24 This disclosure statement should not be construed as a
25 representation that a search has been made or that no other material
26 information as defined in C.F.R. sec. 1.56(a) exists.

27 It is believed that this disclosure complies with the
28 requirements of 37 C.F.R. secs. 1.56, 1.97, and 1.98 and the Manual of
29 Patenting Examining Procedure sec. 609. If for some reason the examiner
30 considers otherwise, it is respectfully requested that the undersign be
31 called so that any deficiencies can be remedied.

32 Respectfully submitted,

33 Richard L. Miller
34 12 Parkside Drive
35 Dix Hills, N.Y. 11746-4879
36

BY: 
Richard L. Miller
Agent for Applicant

37 PHONE NUMBER: (631) 499-4343

Date: Feb 11, 2001

38 Paper No.: Filed with application

39 Agt. Doc. No.: NAHS10A -1-